

AMENDMENTS TO THE SPECIFICATION

Please replace the Abstract with the following amended Abstract:

A payment card processing system and method is provided to select a private label account maintained on a first processing platform for upgrade to a dual card account, the private label account associated with an account holder and having associated monetary and non-monetary data, create the dual card account with a dual account identifier and a zero balance on a second processing platform that is separate and distinct from the first processing platform in response to the determining that the account holder agrees to the terms, transfer the non-monetary data associated with said private label account from the first processing platform to said second processing platform for association with said dual card account, and cause a dual card associated with said dual card account to be transmitted to the account holder, the dual card and the dual card account being inactive until activated.